

6-AU2765

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jay S. Walker et al.)

For: METHOD AND APPARATUS)
FOR PROVIDING CROSS-)
BENEFITS BASED ON A)
CUSTOMER ACTIVITY)

Examiner: Not Yet Assigned *[Signature]*



Serial No.: 09/282,747)

Group Art Unit: 2765)

Filing Date: March 31, 1999)

Docket No.:)

WD2-99-007

RECEIVED

SEP 20 1999

Group 2700

Assistant Commissioner for Patents,
Washington, D.C. 20231

TRANSMITTAL LETTER

Sir:

Applicants hereby submit the following documents for the above-identified patent application:

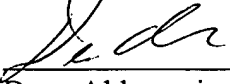
1. Information Disclosure Statement;
2. Form PTO-1449;
3. Copy of references cited therein, (92); and
4. Postcard.

The Commissioner is hereby authorized to charge the associated filing fee in the amount of \$0.00 to Deposit Account No. 50-0271. Order No. WD2-99-007. A duplicate copy of this sheet is attached.

The Assistant Commissioner is further authorized to charge any additional fees which may be required for the submission of this paper, or credit any overpayment, to Deposit Account No. 50-0271. Order No. WD2-99-007. A duplicate copy of this authorization is attached.

September 9, 1999
Date

Respectfully submitted,




Dean Alderucci
Attorney for Applicants
PTO Reg. No. 40,484
Walker Digital Corporation
One High Ridge Park
Stamford, CT 06905

Certificate of Mailing

I hereby certify that this correspondence is being sent via first class mail in an envelope with sufficient postage addressed to Assistant Commissioner for Patents, Washington, D.C. 20231 on September 10, 1999.

Veronika S. Leliever
Typed Name of Person Making Deposit

 September 10, 1999
Signature Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



#10
RECEIVED
SEP 20 1999
Group 2700

In re Application of:	Jay S. Walker et al.)	
)	
For:	METHOD AND APPARATUS)	Examiner:
	FOR PROVIDING CROSS-)	Not Yet Assigned
	BENEFITS BASED ON A)	
	CUSTOMER ACTIVITY)	
)	
Serial No.:	09/282,747)	Group Art Unit:
)	2765
Filing Date:	March 31, 1999)	Docket No.:
)	WD2-99-007

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed below and on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider these items and to independently ascertain their teaching.

- A. U.S. Patent No. 4,491,725 entitled "MEDICAL INSURANCE VERIFICATION AND PROCESSING SYSTEM", issued to Lawrence E. Pritchard on January 1, 1985.
- B. U.S. Patent No. 4,667,292 entitled "MEDICAL REIMBURSEMENT COMPUTER SYSTEM", issued to Mohlenbrock et al. on May 19, 1987.
- C. U.S. Patent No. 4,750,119 entitled "PURCHASING SYSTEM WITH REBATE FEATURE", issued to Cohen et al. on June 7, 1988.
- D. U.S. Patent No. 4,982,346 entitled "MALL PROMOTION NETWORK APPARATUS AND METHOD", issued to Girouard et al. on January 1, 1991.
- E. U.S. Patent No. Re. 34,380 entitled "METHOD AND APPARATUS FOR APPLYING MESSAGES IN A TELECOMMUNICATIONS NETWORK", issued to Neil F. Sleeve on September 14, 1993.
- F. U.S. Patent No. 5,287,268 entitled "CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS", issued to Patrick D. McCarthy on February 15, 1994.
- G. U.S. Patent No. 5,319,542 entitled "SYSTEM FOR ORDERING ITEMS USING AN ELECTRONIC CATALOGUE", issued to John E. King, Jr., et al. on June 7, 1994.
- H. U.S. Patent No. 5,333,186 entitled "TELECOMMUNICATION CALL BILLING METHOD AND APPARATUS", issued to Shiv K. Gupta on July 26, 1994.
- I. U.S. Patent No. 5,619,558 entitled "ATM SEGMENT OF ONE MARKETING METHOD", issued to Elizabeth A. Jheeta on April 8, 1997.
- J. U.S. Patent No. 5,652,784 entitled "AUTOMATIC TELEPHONE ADVERTISING PROVIDED IN LIEU OF DIAL-TONE", issued to Blen et al. on July 29, 1997.

- K. U.S. Patent No. 5,694,551 entitled "COMPUTER INTEGRATION NETWORK FOR CHANNELING CUSTOMER ORDERS THROUGH A CENTRALIZED COMPUTER TO VARIOUS SUPPLIERS", issued to Doyle et al. on December 2, 1997.
- L. PCT Application No. WO 95/03570, published to D. W. Deaton et al. on February 2, 1995.
- M. PCT Application No. WO 98/06050 published to R. L. Peirce et al. on February 12, 1998.
- N. Dianne M. Pogoda, "G.E.C.C. offers credit card with discounts, rebates; General Electric Capital Corp."; WWD (Women's Wear Daily), September 3, 1992.
- O. Kathy Kristof, "CARD SHARKS ARE IN SEASON; BE WARY OF DISCOUNTS AND REBATES AS YOU SHOP AROUND FOR GOOD CREDIT DEALS", Chicago Tribune, Your Money; Pg. 9; Zone: C; Personal Finance. November 23, 1993.
- P. U.S. Patent No. 5,724,521 entitled "METHOD AND APPARATUS FOR PROVIDING ELECTRONIC ADVERTISEMENTS TO END USERS IN A CONSUMER BEST-FIT PRICING MANNER", issued to Rick Dedrick on March 3, 1998.
- Q. U.S. Patent No. 5,752,238 entitled "CONSUMER-DRIVEN ELECTRONIC INFORMATION PRICING MECHANISM", issued to Rick Dedrick on May 12, 1998.
- R. U.S. Patent No. 5,794,221 entitled "INTERNET BILLING METHOD", issued to Andrew Egendorf on August 11, 1998.
- S. U.S. Patent No. 5,819,092 entitled "ONLINE SERVICE DEVELOPMENT TOOL WITH FEE SETTING CAPABILITES", issued to Ferguson et al. on October 6, 1998.
- T. U.S. Patent No. 5,855,008 entitled "ATTENTION BROKERAGE", issued to Goldhaber et al. on December 29, 1998.

- U. U.S. Patent No. 5,864,822 entitled "BENEFITS TRACKING AND CORRELATION SYSTEM FOR USE WITH THIRD-PARTY ENABLING ORGANIZATION", issued to B. R. Baker, III, on January 26, 1999.
- V. Joyce M. Rosenberg, "GE Capital Comes to Macy's Aid Again", AP Worldstream, February 17, 1994.
- W. Stephen Ellis, "**Credit Card** firms drive down costs", Times Newspapers Limited, Sunday Times, February 27, 1994.
- X. Valerie Block, "GM Turns Up the Heat With Plan to Cross-Sell Some Financial Products", The American Banker, November 18, 1994.
- Y. "PAGERS THAT CAN SPELL IT ALL OUT", Business Week, TECHNOLOGY & YOU; Number 3407; Pg. 16; January 16, 1995.
- Z. Mickey Meece, "Big Finance Companies May Want Piece Of Limited's Private-Label Card Program"; The American Banker, CREDIT/DEBIT/ATMS; Pg. 8; April 12, 1995.
- AA. Michael Schrage, "Free stuff! Predatory pricing or creative **cross-promotion**? You be the judge; The Beta Version; Industry Trend or Event; Column, Marketing Computers, Vol. 15; No. 9; Pg. 24; ISSN: 0895-5697. October 1995.
- BB. Kyle Marshall, "More phone choices ring in", The News and Observer, Business; Pg. D1; August 13, 1996.
- CC. Harry Wessel, "REWARDING EXPERIENCE?; CREDIT CARDS OFFERING BONUSES NOT FOR EVERYONE", Chicago Tribune, YOUR MONEY, Pg. 1.; ZONE: C; November 4, 1996.
- DD. Susan Selasky, "EASY-TO-SWALLOW SAVINGS; DINER CREDIT CARDS SERVE WIDE MENU OF DISCOUNTS", Pittsburgh Post-Gazette, FOOD, Pg. F-2, December 5, 1996.

- EE. "MERGER CREATES ALLIANCE DATA", CREDIT RISK MANAGEMENT REPORT, Document 3 of 19, Vol. 6, No. 25. December 16, 1996.
- FF. Stephen Higgins, "Digital phone service on the way", New Haven Register, Pg. D1, January 7, 1997.
- GG. Jim Kerstetter, "E-commerce updates get intelligent agents; electronic commerce; Brief Article Product Announcement", PC Week, No. 5, Vol. 14; Pg. 6; ISSN: 0740-1604, February 3, 1997.
- HH. Rick Barlow, "Relationship marketing: Coalition Marketing is Coming Back", BRANDWEEK formerly Adweek Marketing Week, April 28, 1997.
- II. Gregory J. Gilligan, "CREDIT CARDS FROM RETAIL STORES A MIXED BLESSING FOR SHOPPERS", The Richmond Times Dispatch, BUSINESS, Pg. E-1, July 20, 1997.
- JJ. Ruth Simon, "MAKE SURE YOUR REBATE CARD STILL DELIVERS THE GOODS", The Time Inc. Magazine Company, Money, August 1997.
- KK. Beth Fitzgerald, "NEW JERSEY-BASED SCA HELPS **PRIVATE LABEL CREDIT CARDS TAKE OFF**", The Star-Ledger, August 4, 1997.
- LL. Edmund Sanders, "THE MAGIC OF REBATE CARDS CAN QUICKLY DISAPPEAR", Chicago Tribune, YOUR MONEY; Pg. 1; ZONE: C, August 18, 1997.
- MM. Renee Wijnen, "Cendant Eyes Cross-Marketing Opportunities.", DM News Pg. 4; February 2, 1998.
- NN. "Cardholders think big", Bank Marketing International, SURVEY; Pg. 8. March 1998.

- OO. Matthew L. Wald, "SPENDING IT; Untying Cellular Phones From Those Annual Contracts", The New York Times, Section 3; Pg. 10; Column 2; Money and Business/Financial Desk; March 15, 1998.

- PP. "American Eagle Outfitters Inc. Introduces the First Clear **Credit Card**", PR Newswire; Financial News; March 26, 1998.

- QQ. Teh Hooi Ling, "Prices of handphones dive, thanks to Cross-subsidies", Business Times (Singapore), Pg. 1; April 8, 1998.

- RR. Del Wilmington, "Card Briefs: Beneficial, **Casual Male Team Up on Card**", The American Banker, CARDS; Pg. 20; May 4, 1998.

- SS. "POINTS EARN LITTLE CREDIT AS CARDHOLDERS FAIL TO CASH IN", Birmingham Post, Pg. 32; May 9, 1998.

- TT. "Jay Jacobs Inc. Introduces Private Label Credit Card", Business Wire, Business Editors, May 18, 1998.

- UU. "WellsPark Group Launches "V.I.P. Rewards"; the Most Comprehensive Relationship Marketing Program Ever Created by a Mall Developer", Business Wire, May 19, 1998.

- VV. "SNET Digital Value Plans", SNET Product Brochure, June 12, 1998.

- WW. "Shoppers Charge Accounts Co. to Administer Private Label Credit Card for Lew Magram, Ltd; Program Marks SCA's Entry into Retail Catalog/Mail Order Industry", PR Newswire, Financial News; June 29, 1998.

- XX. Joshua Quittner, "Cell Phones" At 7-11?; Almost everyone is selling wireless service these days. Here's how to get the right deal", The Time Inc. Magazine Company, Time; July 6, 1998.

- YY. Humberto Cruz, "THE SAVINGS GAME Read fine print in **rebate offers** by **credit cards**", The Cincinnati Enquirer; FINANCIAL, Pg. B16; August 31, 1998.
- ZZ. Filene's Credit Card Application, Filene's Basement; September 1998.
- AAA. Club Macy's Credit Card Application; September, 1998.
- BBB. Jennifer Kingson Bloom, "**Wal-Mart** on Retail Road Less Traveled: Cobranding; The American Banker, Section: CARDS; September 11, 1998.
- CCC. Tobi Elkin, "Promotions: MasterCard Wins Coveted On-Pack Real Estate In Tie-in with Microsoft", BRANDWEEK formerly Adweek Marketing Week; September 14, 1998.
- DDD. "Microsoft and First USA Announce \$90 Million Advertising Alliance for MSN; First USA to Become Exclusive Credit Card Advertiser Across Most of MSN In the Largest Internet Advertising Deal", PR Newswire, Financial News; October 28, 1998.
- EEE. Kate Griffin, "Issuers Charge Ahead to Focus on Price vs. Brand", Card Marketing, Vol. 2. No. 10; November 1998.
- FFF. Kate Fitzgerald, "Dual-function Cards Latest Pitch To Call in Holders", Card Marketing, Vol. 2. No. 10; November 1998.
- GGG. "Retail Cards: Attention Kmart Card Holders: 6% Back Is Dead A New Package of Perks Is Coming", CREDIT CARD NEWS; November 1, 1998.
- HHH. "Competition: First USA, With Its Microsoft Pact, Is King of the Internet", CREDIT CARD NEWS; November 1, 1998.
- III. Amy Feldman, "Paying with Plastic Not Such Smart Idea", Daily News (New York) November 4, 1998.

- JJJ. Alan Cowell, "America's Turn to Colonize; CreditCard Issuers Invade Britain, With U.S. Firepower"; The New York Times; Section C; Pg. 1; Column 2; Business/Financial Desk; November 12, 1998.
- KKK. "#1 Online Department Store Joins ClickRewards in Time for the Holidays; Azazz.com to Supply Name-brand Merchandise for Netcentives' ClickRewards Catalog and ClickRewards; Members Can Now Earn Generous ClickMiles Promotions Within the Azazz.com Internet Department Store"; PR Newswire, Financial News; November 27, 1998.
- LLL. Kelly Shermach, "Partnerships Help Issuers Weave Web Concepts", Card Marketing, Vol. 2. No. 11; December 1998.
- MMM. "Largest Internet ad deal signed", Bank Marketing International, FEATURE; Pg. 7; December 1998.
- NNN. "Amazon.com and NetFlix.com Establish Promotional Relationship for the Sale and Rental of DVD Titles", Business Wire; December 4, 1998.
- OOO. "At Sports Superstore Online, Shoppers Get More For Their Money; 10,000 reasons to Shop at Sports Superstore Online", Business Wire; December 4, 1998.
- PPP. Elaine Korry, "Credit Card Enticements", NPR MORNING EDITION, Transcript #98122308-210; December 23, 1998.
- QQQ. Lisa Holton, "Cable Efforts Help Issuers Tune into New Markets", Card Marketing, Vol. 3, No. 1; January 1999.
- RRR. David Shook, "REBATE LIMITS CAN BE A PAIN FOR CONSUMERS", The Buffalo News, CLICK, Pg. 7E; January 5, 1999.
- SSS. "Northwest Airlines, Sprint Enter Into Mileage Partnership; Consumers Can Earn Up to 16,500 Frequent Flyer Miles Through Wide Range Of Communications

Services -- Long Distance, Internet, Paging and Ultimately **Sprint PCS**", PR Newswire, Financial News; January 5, 1999.

TTT. "Nextcard Internet Visa Account "Website-Nextcard Promotion; January 6, 1999.

(<http://www.nextcard.com/ages/agesotmyst.html>).

UUU. Miriam Kreinin Souccar, "Epidemic of Rate Shopping Spurs a Search for Remedies", The American Banker, CARDS; pg. 13. January 7, 1999.

VVV. Introducing e.card VISA, January 11, 1999.

(<http://app1.firstusa.com/pcards/ecard/index1.cfm?>).

WWW. SaveSmart - About SaveSmart; January 12, 1999.

(<http://www.savesmart.com/about/savesmart.html>).

XXX. Join AOL Long Distance and this is what you will receive;
America Online: Johnny Axse username; January 13, 1999.

YYY. My Simon - World's Most Intelligent Shopping Agent;

(<http://www.mysimon.com>), January 13, 1999.

ZZZ. About ClickRewards - the best way to earn miles;

(<http://www.clickrewards.com/about.html>), January 13, 1999.

AAAA. The Trip.com, Visa Launch Reward Program;

(<http://www.internetnews.com/ec-news/1999/01/1302-trip.html>), January 13, 1999.

BBBB. The New AE Card; (http://www.ae-outfitters.com/cred_app/aecard.htm), January 14, 1999.

CCCC. "FYI; Calls are free, after the ads"; Star Tribune (Minneapolis, MN) Pg. 1D; January 14, 1999.

DDDD. Rent from NetFlix.com Buy from Amazon.com;

(http://www.netflix.com/teaming_with_amazon.asp?si), January 17, 1999.

- EEEE. Amazia Endeavour Travel.
(<http://www.anzac.com/endvr/ts60.html>), Download date: January 17, 1999.
- FFFF. Sprint Sense Day and Your "Titanic" Videocassette.
(<http://csg.sprint.com/titanic/>), January 18, 1999.
- GGGG. Timothy L. O'Brien, "THE MARKETS: Market Place -- Taking the Danger Out of Risk; Chase Says Models Helped It Avoid Financial Minefields"; The New York Times, Section C; Pg. 1; Column 2; Business/Financial Desk; January 20, 1999.
- HHHH. Beth Cox, "Visa, TravelWeb Enter Online Marketing Partnership";
(<http://www.internetnews.com/ec-news/1999/01/2103-visa.html>),
January 25, 1999.
- IIII. "Kiosk Issues Cards for Loyalty and Credit", Retail Tech Magazine, February 1999.
- JJJJ. Renee Wijnen, "Listening to Ads Earns Free Long Distance; Advertisers select target groups to hear messages", DM News, SUPPLEMENT; TELESERVICES NEWS; Pg. 1. March 1, 1999.
- KKKK. "Wells Fargo ATMs in California become little billboards", Marketing News TM, Pg. 4. March 29, 1999.
- LLLL. "Inside: A year of free TIME from Sprint", Time Magazine circulation wrap advertisement. March 29, 1999.
- MMMM. AltaVista's special offer to you;
(http://altavista.iname.com/promoxtra_alata.html), download date: September 2, 1999.
- NNNN. Company Info - Fact Sheet.
(http://www.mysimon.com/about_mysimon/company/backgroundner.anml);
download date: September 2, 1999.

1. ☐ Any copy of the items listed above and on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☐ Continuation, ☐ Divisional or ☐ Continuation in part application filed under 37 C.F.R. §§ 1.53 or 1.60, U.S. Serial No. _____, filed _____.
2. ☐ For each of the following items listed above and on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): _____.
3. ☐ For each of the following items listed above and on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): _____.
4. ☐ In addition to the citations listed above, applicants respectfully direct the Examiner's attention to the following U.S. patent applications, which are commonly assigned to the assignee of the instant application, and which may be deemed pertinent to the instant application:

<u>Serial No.</u>	<u>Inventors</u>	<u>Filing Date</u>	<u>Group Art Unit</u>	<u>Examiner's Init.</u>
-------------------	------------------	--------------------	-----------------------	-------------------------

The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application.

5. ☒ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - ☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.
 - ☒ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.
6. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 5 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below.

7. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 5 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 11 below.
8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below; and
 - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 11 below.
9. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;
 - ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.
 - ☐ The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 11 below.
10. ☐ I hereby certify:
- ☐ that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.
 - ☐ that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned

after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

11. ☐ Please accept payment of the fees due as indicated below:

☐ A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).

☐ The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose

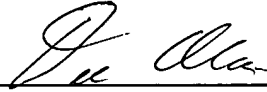
☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).

☐ The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.

12. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

Respectfully submitted,

Sept. 1, 1999
Date


Dean Alderucci
Attorney for Applicants
PTO Reg. No. 40,484
Walker Digital Corporation
One High Ridge Park
Stamford, CT 06905
(203) 905-6666 (phone)
(203) 595-8266 (fax)

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

ATTY DOCKET NO.

WD2-99-007

SERIAL NO.

09/282,747

JAY S. WALKER ET AL.

FILING

MARCH 31, 1999

GROUP

2765

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A	4,491,725	01/01/85	Pritchard			
	B	4,667,292	05/19/87	Mohlenbrock et al.			
	C	4,750,119	06/07/88	Cohen et al.			
	D	4,982,346	01/01/91	Girouard et al.			
	E	Re. 34,380	09/14/93	Sleevi			
	F	5,287,268	02/15/94	McCarthy			
	G	5,319,542	06/07/94	King, Jr. et al.			
	H	5,333,186	07/26/94	Gupta			
	I	5,619,558	04/08/97	Jheeta			
	J	5,652,784	07/29/97	Blen et al.			
	K	5,694,551	12/02/97	Doyle et al.			



FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	L	WO 95/03570	02/02/95	International PCT				
	M	WO 98/06050	02/12/98	International PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		N	Dianne M. Pogoda, "G.E.C.C. offers credit card with discounts, rebates; General Electric Capital Corp."; WWD (Women's Wear Daily), September 3, 1992.
		O	Kathy Kristof, "CARD SHARKS ARE IN SEASON; BE WARY OF DISCOUNTS AND REBATES AS YOU SHOP AROUND FOR GOOD CREDIT DEALS.; Chicago Tribune, Your Money; Pg. 9; Zone: C; Personal Finance. November 23, 1993.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION*(Use several sheets if necessary)*

ATTY DOCKET NO.

WD2-99-007

SERIAL NO.

09/282,747

JAY S. WALKER ET AL.

FILING

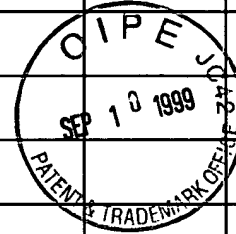
MARCH 31, 1999

GROUP

2765

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	P	5,724,521	03/03/98	Dedrick			
	Q	5,752,238	05/12/98	Dedrick			
	R	5,794,221	08/11/98	Egendorf			
	S	5,819,092	10/06/98	Ferguson et al.			
	T	5,855,008	12/29/98	Goldhaber et al.			
	U	5,864,822	01/26/99	Baker, III			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

	V	Joyce M. Rosenberg, "GE Capital Comes to Macy's Aid Again", AP Worldstream, February 17, 1994.
	W	Stephen Ellis, "Credit Card firms drive down costs", Times Newspapers Limited, Sunday Times, February 27, 1994.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-99-007

Application Number

09/282,747

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 31, 1999

Group Art Unit

2765

*EXAMINER
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

X

Valerie Block, "GM Turns Up the Heat With Plan to Cross-Sell Some Financial Products", The American Banker, November 18, 1994.

Y

"PAGERS THAT CAN SPELL IT ALL OUT", Business Week, TECHNOLOGY & YOU; Number 3407; Pg. 16. January 16, 1995.

Z

Mickey Meece, "Big Finance Companies May Want Piece Of Limited's Private-Label Card Program"; The American Banker, CREDIT/DEBIT/ATMS; Pg. 8. April 12, 1995.

AA

Michael Schrage, "Free stuff! Predatory pricing or creative cross-promotion? You be the judge"; The Beta Version; Industry Trend or Event; Column, Marketing Computers Vol. 15; No. 9; Pg. 24; ISSN: 0895-5697. October 1995.

BB

Kyle Marshall, "More phone choices ring in", the News and Observer, Business; Pg. D1, August 13, 1996.

CC

Harry Wessel, "REWARDING EXPERIENCE?, CREDIT CARDS OFFERING BONUSES NOT FOR EVERYONE", Chicago Tribune, YOUR MONEY, Pg. 1; ZONE: C; November 4, 1996.

DD

Susan Selasky, "EASY-TO-SWALLOW SAVINGS; DINER CREDIT CARDS SERVE WIDE MENU OF DISCOUNTS", Pittsburgh Post-Gazette, FOOD, Pg. F-2, December 5, 1996.

EE

"MERGER CREATES ALLIANCE DATA", CREDIT RISK MANAGEMENT REPORT, Document 3 of 19, Vol. 6, No. 25. December 16, 1996.

FF

Stephen Higgins, "Digital phone service on the way", New Haven Register, Pg. D1, January 7, 1997.

GG

Jim Kerstetter, "E-commerce updates get intelligent agents; electronic commerce; Brief Article Product Announcement", PC Week, No. 5, Vol. 14; Pg. 6; ISSN: 0740-1604. February 3, 1997.

HH

Rick Barlow, "Relationship marketing: Coalition Marketing is Coming Back", BRANDWEEK formerly Adweek Marketing Week, April 28, 1997.

II

Gregory J. Gilligan, "CREDIT CARDS FROM RETAIL STORES A MIXED BLESSING FOR SHOPPERS", The Richmond Times Dispatch, BUSINESS, Pg. E-1, July 20, 1997.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION*(Use several sheets if necessary)*

Docket Number (Optional)

WD2-99-007

Application Number

09/282,747

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 31, 1999

Group Art Unit

2765

*EXAMINER
INITIAL**OTHER DOCUMENTS** *(Including Author, Title, Date, Pertinent Pages, Etc.)*

JJ

Ruth Simon, "MAKE SURE YOUR REBATE CARD STILL DELIVERS THE GOODS", The Time Inc. Magazine Company. Money, August 1997.

KK

Beth Fitzgerald, "NEW JERSEY-BASED SCA HELPS PRIVATE LABEL CREDIT CARDS TAKE OFF", The Star-Ledger, August 4, 1997.

LL

Edmund Sanders, "THE MAGIC OF REBATE CARDS CAN QUICKLY DISAPPEAR", Chicago Tribune, YOUR MONEY; Pg. 1; ZONE: C, August 18, 1997.

MM

Renee Wijnen, "Cendant Eyes Cross-Marketing Opportunities; DM News Pg. 4; February 2, 1998.

NN

"Cardholders think big", Bank Marketing International, SURVEY: Pg. 8; March 1998.

OO

Matthew L. Wald, "SPENDING IT; Untying Cellular Phones From Those Annual Contracts", The New York Times, Section 3; Pg. 10; Column 2; Money and Business/Financial Desk; March 15, 1998.

PP

"American Eagle Outfitters Inc. Introduces the First Clear Credit Card", PR Newswire; Financial News; March 26, 1998.

QQ

Teh Hooi Ling, "Prices of handphones dive, thanks to Cross-subsidies", Business Times (Singapore), Pg. 1. April 8, 1998.

RR

Del Wilmington, "Card Briefs: Beneficial, Casual Male Team Up on Card", The American Banker, CARDS; Pg. 20; May 4, 1998.

SS

"POINTS EARN LITTLE CREDIT AS CARDHOLDERS FAIL TO CASH IN", Birmingham Post, Pg. 32; May 9, 1998.

TT

Jay Jacobs Inc. Introduces Private Label Credit Card", Business Wire, Business Editors, May 18, 1998.

UU

"WellsPark Group Launches "V.I.P. Rewards"; The Most Comprehensive Relationship Marketing Program Ever Created by a Mall Developer", Business Wire, May 19, 1998.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-99-007

Application Number

09/282,747

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 31, 1999

Group Art Unit

2765

*EXAMINER
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

VV

"SNET Digital Value Plans", SNET Product Brochure, June 12, 1998.

WW

"Shoppers Charge Accounts Co. to Administer Private Label Credit Card for Lew Magram, Ltd. Program Marks SCA's Entry into Retail Catalog/Mail Order Industry", PR Newswire, FinancialNews; June 29, 1998.

XX

Joshua Quittner, "Cell Phones" At 7-11?; Almost everyone is selling wireless service these days. Here's how to get the right deal", The Time Inc. magazine Company, Time; July 6, 1998.

YY

Humberto Cruz, "THE SAVINGS GAME Read fine print in rebate offers by credit cards", The Cincinnati Enquirer; FINANCIAL, Pg. B16; August 31, 1998.

ZZ

Filene's Credit Card Application, Filene's Basement; September 1998.

AAA

Club Macy's Credit Card Application; September 1998.

BBB

Jennifer Kingson Bloom, "Wal-Mart on Retail Road Less Traveled: Cobranding; The American Banker, Section: CARDS; September 11, 1998.

CCC

Tobi Elkin, "Promotions: MasterCard Wins Coveted On-Pack Real Estate In Tie-in with Microsoft", BRANDWEEK formerly Adweek Marketing Week; September 14, 1998.

DDD

"Microsoft and First USA Announce \$90 Million Advertising Alliance for MSN; First USA to Become Exclusive Credit Card Advertiser Across Most of MSN In the Largest Internet Advertising Deal", PR Newswire, Financial News; October 28, 1998.

EEE

Kate Griffin, "Issuers Charge Ahead to Focus on Price vs. Brand", Card Marketing, Vol. 2. No. 10; November 1998.

FFF

Kate Fitzgerald, "Dual-function Cards Latest Pitch To Call in Holders", Card Marketing, Vol. 2. No. 10; November 1998.

GGG

"Retail Cards: Attention Kmart Card Holders: 6% Back is Dead A New Package of Perks Is Coming", CREDIT CARD NEWS; November 1, 1998.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-99-007

Application Number

09/282,747

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 31, 1999

Group Art Unit

2765

*EXAMINER
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

HHH

"Competition: First USA, With ITs Microsoft Pact, Is King of the Internet", CREDIT CARD NEWS; November 1, 1998.

III

Amy Feldman, "Paying with Plastic Not Such Smart Idea", Daily News (New York) November 4, 1998.

JJJ

Alan Cowell, "America's Turn to Colonize; CreditCard Issuers Invade Britain, With U.S. Firepower"; The New York Times; Section C; Pg. 1; Column 2; Business/Financial Desk; November 12, 1998.

KKK

"#1 Online Department Store Joins ClickRewards in Time for the Holidays; Azazz.com to Supply Name-brand Merchandise for Netcentives' ClickRewards Catalog and ClickRewards; Members Can Now Earn Generous ClickMiles Promotions Within the Azazz.com Internet Department Store"; PR Newswire, Financial News; November 27, 1998

LLL

Kelly Shermach, "Partnerships Help Issuers Weave Web Concepts", Card marketing Vol. 2. No. 11; December 1998.

MMM

"Largest Internet ad deal signed", Bank Marketing International, FEATURE; Pg. 7; December 1998.

NNN

"Amazon.com and Netflix.com Establish Promotional Relationship for the Sale and Rental of DVD Titles", Business Wire; December 4, 1998.

OOO

"At Sports Superstore Online, Shoppers Get More For Their Money; 10,000 reasons to Shop at Sports Superstore Online", Business Wire; December 4, 1998.

PPP

Elaine Korry, "Credit Card Enticements", NPR MORNING EDITION, Transcript #98122308-210; December 23, 1998.

QQQ

Lisa Holton, "Cable Efforts Help Issuers Tune into New Markets", Card Marketing, Vol. 3, No. 1; January 1999.

RRR

David Shook, "REBATE LIMITS CAN BE A PAIN FOR CONSUMERS", The Buffalo News, CLICK, Pg. 7E; January 1999.

SSS

"Northwest Airlines, Sprint Enter Into Mileage Partnership; Consumers Can Earn Up to 16,500 Frequent Flyer Miles Through Wide Range Of Communications Services -- Long Distance, Internet, Paging and Ultamety Sprint PCS", PR Newswire, Financial News; January 5, 1999.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-99-007

Application Number

09/282,747

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 31, 1999

Group Art Unit

2765

*EXAMINER
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

TTT

"Nextcard Internet Visa Account "Website-Nextcard Promotion; Janaury, 6, 1999.
(<http://www.nextcard.com/ages/agesotmyst.html>).

UUU

Miriam Kreinin Souccar, "Epidemic of Rate Shopping Spurs a Search for Remedies", The American Banker, CARDS;
pg. 13. January 7, 1999.

VVV

Introducing e.card VISA, January 11, 1999.
(<http://app1.firstusa.com/pcards/ecard/index1.cfm?>)

WWW

SaveSmart - About SaveSmart; January 12, 1999.
(<http://www.savesmart.com/about/savesmart.html>).

XXX

Join AOL Long Distance and this is what you will receive; America Online: Johnny Axxe username; January 13, 1999.

YYY

My Simon - World's Most Intelligent Shopping Agent; (<http://www.mysimon.com>), January 13, 1999.

ZZZ

About ClickRewards - the best way to earn miles;
(<http://www.clickrewards.com/about.html>), January 13, 1999.

AAAA

The Trip.com, Visa Launch Reward Program;
(<http://www.internetnews.com/ec-news/1999/01/1302-trip.html>), January 13, 1999.

BBBB

The New AE Card; (http://www.ae-outfitters.com/cred_app/aecard.htm), Janaury 14, 1999.

CCCC

"FYI; Calls are free, after the ads"; Star Tribune (Minneapolis, MN) Pg. 1D; January 14, 1999.

DDDD

Rent from NetFlix.com Buy from Amazon.com;
(http://www.netflix.com/teaming_with_amazon.asp?si), January 17, 1999.

EEEE

Amazia Endeavour Travel;
(<http://www.anzac.com/endvr/ts60.html>), Download date: January 17, 1999.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION*(Use several sheets if necessary)*

Docket Number (Optional)

WD2-99-007

Application Number

09/282,747

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 31, 1999

Group Art Unit

2765

*EXAMINER
INITIALOTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

FFFF

Sprint Sense Day and Your "Titanic" Videocassette.
(<http://csg.sprint.com/titanic/>), January 18, 1999.

GGGG

Timothy L. O'Brien, "THE MARKETS: Market Place -- Taking the Danger Out of Risk; Chase Says Models Helped It Avoid Financial Minefields"; The New York Times, Section C; Pg. 1; Column 2; Business/Financial Desk; January 20, 1999.

HHHH

Beth Cox. "Visa, TravelWeb Enter Online Marketing Partnership";
(<http://www.internetnews.com/ec-news/1999/01/2103-visa.html>), January 25, 1999.

IIII

"Kiosk Issues Cards for loyalty and Credit", Retail Tech Magazine, February 1999.

JJJJ

Renee Wijnen, "Listening to Ads Earns Free Long Distance; Advertisers select target groups to hear messages", DM News, SUPPLEMENT; TELESERVICES NEWS; Pg. 1. March 1, 1999.

KKKK

"Wells Fargo ATMs in California become little billboards", Marketing News TM, Pg. 4. March 29, 1999.

LLLL

"Inside: A year of free Time from Sprint", Time Magazine circulation wrap advertisement. March 29, 1999.

MMMM

AltaVista's special offer to you;
(http://altavista.iname.com/promoxtra_alata.html), download date: September 2, 1999.

NNNN

Company Info - Fact Sheet
(http://www.mysimon.com/about_mysimon/company/backgroundner.anml);
download date: September 2, 1999.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.